

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melodie D Russell  
Debtor

Case No. 19-00375-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Apr 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Melodie D Russell, 701 2nd Street, Apt 1, Williamsport, PA 17701-5911
5180168	Deutsche Bank National Trust Company et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5156047	+ Green Brier Em Svc Inc, 245 Main St, Scranton, PA 18519-1641
5156050	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5156052	U.S. Department of Education, Po Box 4222, Iowa City, IA 52244

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5165432	Email/PDF: resurgentbknofications@resurgent.com	Apr 15 2022 18:45:15	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5156040	+ EDI: CAPITALONE.COM	Apr 15 2022 22:48:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
5156041	+ Email/Text: commonwealth@ebn.phinsolutions.com	Apr 15 2022 18:41:00	Commonwealth Fin Sys, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
5156042	+ Email/Text: commonwealth@ebn.phinsolutions.com	Apr 15 2022 18:41:00	Commonwealth Fin Sys, 245 Main Street, Scranton, PA 18519-1641
5156043	+ Email/PDF: creditonebknofications@resurgent.com	Apr 15 2022 18:45:15	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5156044	+ Email/PDF: creditonebknofications@resurgent.com	Apr 15 2022 18:45:15	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
5180168	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 15 2022 18:41:00	Deutsche Bank National Trust Company et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5156046	Email/Text: jill@ffcc.com	Apr 15 2022 18:41:00	First Federal Credit Control, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
5156045	Email/Text: jill@ffcc.com	Apr 15 2022 18:41:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
5170783	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2022 18:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5184173	EDI: PRA.COM	Apr 15 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5157063	+ EDI: RECOVERYCORP.COM	Apr 15 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5156048	+ EDI: RECOVERYCORP.COM	Apr 15 2022 22:48:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5156049	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 15 2022 18:45:06	Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587

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5156050	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 15 2022 18:41:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5156052	Email/Text: edbknotices@ecmc.org	Apr 15 2022 18:41:00	U.S. Department of Education, Po Box 4222, Iowa City, IA 52244
5156051	+ EDI: ECMC.COM	Apr 15 2022 22:48:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
5221625	EDI: ECMC.COM	Apr 15 2022 22:48:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
5179508	EDI: AIS.COM	Apr 15 2022 22:48:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5156054	EDI: VERIZONCOMB.COM	Apr 15 2022 22:48:00	Verizon Wireless, National Recovery Operations, P.O. Box 26055, Minneapolis, MN 55426-0055
5156053	+ EDI: VERIZONCOMB.COM	Apr 15 2022 22:48:00	Verizon Wireless, Attn: Verizon Wireless Bk, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2022 at the address(es) listed below:

Name	Email Address
Gail Lee Hills	on behalf of Debtor 1 Melodie D Russell gail.hills@ghillslaw.com gail.hills@ghillslaw.com;r59574@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2 bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2 bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

Debtor 1	<b>Melodie D Russell</b>	Social Security number or ITIN	xxx-xx-6800
	_____ First Name    Middle Name    Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-____
United States Bankruptcy Court    Middle District of Pennsylvania			
Case number:	<b>4:19-bk-00375-MJC</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melodie D Russell  
aka Melodie D Carter, aka Melodie D Leonard

4/15/22**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**